

I hereby certify that this correspondence is being filed via
EFS-Web with the United States Patent and Trademark Office
on February 12, 2008

TOWNSEND and TOWNSEND and CREW LLP

By: /Sandra Lee Bourassa, PLS/
Sandra Lee Bourassa, PLS

**AMENDMENT UNDER 37 CFR 1.116
EXPEDITED PROCEDURE –
EXAMINING GROUP 3609**

PATENT
Attorney Docket No.: 020375-047700US
Client Ref. No. 031029133010

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Dr. Amber Gravett et al.

Application No.: 10/714,441

Filed: November 14, 2003

For: OPEN LOOP STORED VALUE
ACCOUNT CONFIGURATION

Customer No.: 20350

Confirmation No. 9387

Examiner: Fields, Benjamin S.

Technology Center/Art Unit: 3609

**AMENDMENT UNDER 37 CFR 1.116
EXPEDITED PROCEDURE EXAMINING
GROUP 3609**

Mail Stop **AF**
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In response to the Final Office Action mailed December 12, 2007 on the above-referenced application, please enter the following amendments and remarks:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 8 of this paper.